V. REMARKS

Entry of the Amendment is proper under 37 C.F.R. §1.116 because the Amendment: a) places the application in condition for allowance for the reasons discussed herein; b) does not raise any new issue requiring further search and/or consideration because the Amendment amplifies issues previously discussed throughout prosecution; c) does not present any additional claims without canceling a corresponding number of finally rejected claims; and d) places the application in better form for appeal, should an Appeal be necessary. The Amendment is necessary and was not earlier presented because it is made in response to arguments raised in the final rejection. The amendments to the subject claims do not incorporate any new subject matter into the claims. Thus, entry of the Amendment is respectfully requested.

Claims 1, 2 and 7 are rejected under 35 U.S.C. 103(a) as unpatentable over Guheen et al. (U.S. Patent Application Publication No. 2004/0107125) in view of Zajkowski et al. (U.S. Patent No. 6,705,517) and McKinney et al. (U.S. Patent Application Publication No. 2005/0188009). The rejection is respectfully traversed.

Guheen discloses a computer-implemented system and method for identifying alliances among a plurality of components in a network. In paragraph 3145 on page 113, Guheen states:

> Still yet another system is adapted for automatically dispensing information, goods and services to a customer on a self-service basis including a central data processing center in which information on services offered is stored. Self-service information sales terminals are remotely linked on-line to the central data processing center and are programmed to gather information from prospective customers on goods and services desired, to transmit to customers information on the desired goods or services from the central data processing center, to take orders for goods or services from customers and transmit

them for processing to the central data processing center, to accept payment, and to deliver goods or services in the form of documents to the customer when orders are completed. The central data processing center is also remotely linked to institutions, such as insurance companies, serviced by the system to keep the institution updated on completed sales of services offered by that institution. As noted, the terminals in this system are on-line with the central data processing center.

Zajkowski teaches a automatic system and method for banking. At least one first message with an automated banking machine that includes a cash dispenser is received from a host system. The at least one message includes a digital signature. The digital signature of the at least one message with the automated banking machine is verified. The automated banking machine responsive to the at least one message is enabled to securely perform a transaction that includes dispensing cash with the cash dispenser. At least one input through an input device of the automated banking machine is received. At least one second message is securely sent with the automated banking machine to the host system. The at least one second message includes data representative of the at least one input. At least one third message with the automated banking machine is received from the host system. The at least one third message includes data representative of an authorization to dispense cash with the cash dispenser. Cash is dispensed from the cash dispenser.

McKinney teaches a highly-availability parallel processing server that utilizes a scalable building-block architecture. The building-block design reduces development efforts due to block reuse in related architecture designs.

Claim 1, as amended, is directed to a network based self-help system, constructed by a network communication system connecting a network management center and a plurality of customer terminals. The network management center in the system is comprised of hardware portions including a network center server, auxiliary PCs or an embedded operation system, network

equipment including network cards in server and network cables and software portions including an information data database, a network management database, an electronic business database, management software, encrypt key authentication and an information safety software package including a firewall or VPN system. The customer terminal is comprised of a customer terminal host and a plurality of customer terminal slaves. The customer terminal slaves are chosen according to the requirements of a local user and are composed with a plurality of terminal server cabinets constructed in a building block architecture and providing different service items and contents. The network communication system is comprised of the Internet, a wired or wireless local area network and computer buses.

Claim 1 recites that each customer terminal slave and each customer terminal host are in communication with the network management center with the plurality of customer terminal slaves providing a variety of items including merchandise and information for purchase by a customer and with the plurality of customer terminal slaves including a customer terminal slave information dispenser and a customer terminal merchandise dispenser. Claim 1 recites that the customer terminal host has a host panel with the host panel including a touch screen display operative for displaying messages or providing information to a customer, a keyboard for inputting data into the customer terminal host, a paper exit for dispensing printed paper from a printer contained with the customer terminal host, at least one card exit, at least one ticket exit, an IC card reader or a magcard reader, a small change machine for dispensing coins and payment means for payment of a selected one of the variety of items purchased, the payment means including a paper currency receiver for receiving paper currency from a customer and a card receiver for receiving value storing cards or value adding cards.

Additionally, claim 1 recites that, when the customer selects information as the selected one of the variety of items for purchase and one of the payment means, the customer terminal host creates an information service request and transmits the information service request to the network management center, the

network management center extracts corresponding information from the information database and returns the corresponding information to the customer terminal host, the customer terminal host then performs payment settlement according to the selected payment means and the customer terminal slave information dispenser provides the information to the customer.

Additionally, claim 1 recites that, when the customer selects merchandise as a selected one of the variety of items for purchase and one of the payment means, the customer terminal host creates real time terminal messages including terminal information data about merchandise remaining at the customer terminal slave, a request for the merchandise and an amount of currency remaining at the customer terminal host, the customer terminal slave transmits the terminal information data to the network management center for modification of the network management database based upon the terminal information data, the network management database sends a result to the customer terminal host, the customer terminal host settles payment according to the selected one of the payment means and the selected merchandise is dispensed to the customer from the customer terminal slave corresponding to the selected merchandise.

Furthermore, claim 1 recites that, when the customer selects the card receiver for receiving value adding cards as payment means, the customer terminal host modifies value adding card information and sends the modified value adding card information to the network management center, the network management center correspondingly modifies data in the electronic business database and sends a result to the customer terminal host, the customer terminal host then settles payment and the selected one of the items for purchase is dispensed to the customer at the corresponding customer terminal slave.

It is respectfully submitted that none of the applied art, alone or in combination, teaches or suggests the features of claim 1 as amended. Specifically, it is respectfully submitted that none of the applied art, alone or in combination, teaches or suggests the functional interrelationships of the customer terminal host and the customer terminal slaves with the information data database, the network management database and the electronic business

database as now recited in amended claim 1 as discussed above. Thus, it is respectfully submitted that one of ordinary skill in the art would not be motivated to combine the features of the applied art because such combination would not result in the claimed invention. As a result, it is respectfully submitted that claim 1 is allowable over the applied art.

Claims 2 and 7 depend from claim 1 and include all of the features of claim 1. Thus, it is respectfully submitted that the dependent claims are allowable at least for the reason claim 1 is allowable as well as for the features they recite.

Withdrawal of the rejection is respectfully requested.

Claim 3 is rejected under 35 U.S.C. 103(a) as unpatentable over Guheen, Zajkowski and McKinney in view of Davis (U.S. Patent No. 5,544,086) and Kavounas (U.S. Patent Application Publication No. 2003/0014359).

Claim 3 is canceled and therefore the rejection as applied thereto is now moot.

Withdrawal of the rejection is respectfully requested.

Claims 4, 5 and 7 are rejected under 35 U.S.C. 103(a) as unpatentable over Guheen, Zajkowski and McKinney in view of Davis. The rejection is respectfully traversed.

Davis teaches a system for determining value in a stored value transaction system that has a plurality of value transferring devices including a local device, a collection device, a consolidation device and a settlement device. A stored value transaction network includes a settlement device and a consolidation device coupled to the settlement device.

Claims 4, 5 and 7 depend from claim 1 and include all of the features of claim 1. Thus, it is respectfully submitted that the dependent claims are allowable at least for the reason claim 1 is allowable as well as for the features they recite.

Withdrawal of the rejection is respectfully requested.

Claim 6 is rejected under 35 U.S.C. 103(a) as unpatentable over Guheen, Zajkowski and McKinney in view of Mothwurf (U.S. Patent Application Publication No. 2003/0011502). The rejection is respectfully traversed.

Mothwurf teaches an analog-to-digital conversion device that uses pulse delay circuits to convert an input voltage into numerical data and that offers a high resolution in analog-to-digital conversion or a high analog-to-digital conversion rate.

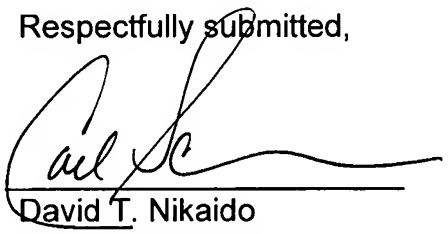
Claim 6 depends from claim 1 and includes all of the features of claim 1. Thus, it is respectfully submitted that claim 6 is allowable at least for the reason claim 1 is allowable as well as for the features it recites.

Withdrawal of the rejection is respectfully requested.

In view of the foregoing, reconsideration of the application and allowance of the pending claims are respectfully requested. Should the Examiner believe anything further is desirable in order to place the application in even better condition for allowance, the Examiner is invited to contact Applicants' representative at the telephone number listed below.

Should additional fees be necessary in connection with the filing of this paper or if a Petition for Extension of Time is required for timely acceptance of the same, the Commissioner is hereby authorized to charge Deposit Account No. 18-0013 for any such fees and Applicant(s) hereby petition for such extension of time.

Respectfully submitted,

Date: May 25, 2006 By: 

David T. Nikaido
Reg. No. 22,663

Carl Schaukowitch
Reg. No. 29,211

RADER, FISHMAN & GRAUER PLLC
1233 20th Street, N.W. Suite 501
Washington, D.C. 20036
Tel: (202) 955-3750
Fax: (202) 955-3751
Customer No. 23353

Enclosure(s): Amendment Transmittal

DC235583.DOC